



A handwritten signature in black ink, appearing to read "CM Alston".

Christopher M. Alston
U.S. Bankruptcy Judge

(Dated as of Entered on Docket date above)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

In Re:

Melanie A Smith aka M A Smith aka M Smith,
Debtor.

Case No. 24-10218-CMA

Chapter 7

**ORDER TERMINATING THE
AUTOMATIC STAY**

This matter came before the Court on the Motion for Relief from Automatic Stay filed by Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust, Not Individually But As Trustee for Premium Mortgage Acquisition Trust ("Movant"). Based upon the record on file and the representations made to the court, IT IS HEREBY ORDERED:

1. This Order affects the real property located at **3057 42nd Avenue West, Seattle, WA 98199** (the "Property").

2. The automatic stay is terminated as to Movant. Movant may pursue all remedies under state law in connection with the Property and security interest, and may commence or continue any action necessary to obtain complete possession of the Property free and clear of claims of the bankruptcy estate.

3. Movant, at its option, may offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement as allowed by state law. Movant may contact Debtor

via telephone or written correspondence to offer such an agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement.

4. The relief granted herein shall be binding and of full force and effect in any conversion of this case to any other chapter. A conversion to another chapter does not stay or enjoin the effect of this Order, or prevent Movant from foreclosing and selling the Property, and recovering its costs, unless otherwise ordered by this Court.

/// END OF ORDER ///

Submitted by:

McCarthy & Holthus, LLP

/s/ Lance E. Olsen

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